Certificate Number: 17572-PAM-DE-037948285

Bankruptcy Case Number: 18-05206



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 16, 2023, at 3:40 o'clock PM PST, Stephen E Daubert completed a course on personal financial management given by internet by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 16, 2023 By: /s/Judy Alexander

Name: Judy Alexander

Title: Counselor